

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/506,434 Confirmation No.: 8248
Applicant : Ravi Acharya *et al.*
Filed : February 18, 2000
Title : System and Method for Electronic Deposit of Third Party Checks By
Non-Commercial Banking Customers From Remote Locations
TC/Art Unit : 3694
Examiner: : Ella Colbert
Docket No. : 47004.000059
Customer No. : **21967**

MAIL STOP AMENDMENT

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE PURSUANT TO 37 C.F.R. § 1.111(a)

Applicants hereby respond to the office action dated November 27, 2007 and request consideration of the amendments and remarks made herein.

Amendments to the claims begin on **page 2** of this Response.

Remarks begin on **page 13** of this Response.